

United States Bankruptcy Court
District of Maryland

In re:
Kyongsik Jun
Minsoo Ha
Debtors

Case No. 23-13312-MCR
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0416-0
Date Rcvd: Nov 10, 2025

User: admin
Form ID: pdfparty

Page 1 of 2
Total Noticed: 10

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2025:

Recip ID db/db	Recipient Name and Address
	Kyongsik Jun, Minsoo Ha, 10282 Arizona Circle, Apt. 64, Bethesda, MD 20817-1242
cr	+ AmeriCredit Financial Services, Inc. dba GM Financ, 1715 Aaron Brenner Drive, Suite 800, Memphis, TN 38120-1445
cr	+ American Express National Bank, AENB c/o Zwicker &, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
cr	+ CITIBANK, N.A., BWW Law Group, LLC, 6003 Executive Blvd, Suite 101, Rockville, MD 20852-3813
cr	+ Citibank, N.A. C/O Cenlar FSB, BWW Law Group, LLC, 6003 Executive Blvd, Suite 101, Rockville, MD 20852-3813
cr	+ Quantum3 Group, LLC, as Agent for Comenity Bank, c/o Meyers, Rodbell & Rosenbaum, P.A., 6801 Kenilworth Ave., Ste. 400, Riverdale Park, MD 20737-1331

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 10 2025 19:17:00	AmeriCredit Financial Services, Inc., dba GM Financial, PO Box 183853, Arlington, TX 76096
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 10 2025 19:26:31	BMW Bank of North America, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 10 2025 19:26:23	BMW Bank of North America, c/o AIS Portfolio Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 10 2025 19:26:31	Bridgecrest Acceptance Corporation, c/o AIS Portfo, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 4

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2025 at the address(es) listed below:

Name	Email Address
Bartholomew Choi	bchoi@wandsfirm.com
Christopher Rollis Wampler	cwampler@wandsfirm.com wamplercr81442@notify.bestcase.com,bchoi@wandsfirm.com,mvargas@wandsfirm.com,vantoni@wandsfirm.com,vshen@wandsfirm.com
Craig Brandon Rule	crule@zwickerpc.com bknotices@zwickerpc.com
Daniel M. Press	dpress@chung-press.com pressdm@gmail.com,danpress@recap.email
Elizabeth H Parrott	elizabeth.parrott@mccalla.com mccallaecf@ecf.courtdrive.com
Gregory Christopher Mullen	bankruptcy@bww-law.com gregory.c.mullen@gmail.com
Jacob Christian Zweig	jzweig@evanspetree.com crecord@evanspetree.com
Michael J Klima	Jklima@kpdlawgroup.com
Michael J. Klima	bankruptcy@peroutkalaw.com
Nicole C. Kenworthy	bdept@mrrlaw.net
Nikita Rajendra Joshi	Nikita.Joshi@bww-law.com bankruptcy@bww-law.com
Timothy P. Branigan	cmecf@chapter13maryland.com
TOTAL: 12	

Entered: November 10th, 2025

Signed: November 7th, 2025

SO ORDERED



Maria Elena Chavez-Ruark

MARIA ELLENA CHAVEZ-RUARK
U.S. BANKRUPTCY JUDGE

**THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
(Greenbelt Division)**

In re: *

KYONGSIK JUN and MINSOO HA * Case No. 23-13312
Chapter 13

Debtors. *

KYONGSIK JUN and MINSOO HA

Movants,

Vs.

BMW FINANCIAL SERVICES NA, LLC

Respondent

* * * * *

CONSENT ORDER AUTHORIZING THE SALE OF AUTOMOBILE

Upon consideration of the Debtor's Motion to sell Automobile filed at Docket No.124 and BMW Financial Services NA, LLC's Opposition to the Motion to Sell Automobile filed at Docket No.126, it is by the United States Bankruptcy Court for the District of Maryland,

ORDERED, that the sale noticed by the Debtor in the case by notice filed on October 10, 2025, of automobile, known as 2019 BMW X-5, is approved by the Court, under the terms of this Order; and it is further,

ORDERED, that the debt owed to BMW Financial Services NA, LLC in the amount of \$5,713.89 secured by present liens upon the Automobile shall be paid out of the sale proceeds; and it is further,

ORDERED, that after payment of the costs of satisfaction of liens upon the automobile, the remaining net proceeds from the sale would be paid out to the Debtors.

AGREED TO:

Michael J. Klima, Jr.

Barthlomew Choi, Esquire

/s/ Michael J. Klima Jr.

Michael J. Klima, Jr. #25562
8028 Ritchie Highway
Suite 300
Pasadena, MD 21122
(410)-768-2280
Attorney File: 26-60995

/s/ Bartholomew Choi

Bartholomew Choi, Esq #31424
Attorney for Debtors
Wampler & Souder, LLC
12114B Heritage Park Circle
Silver Spring, MD 20906
Phone: (240) 833-2284
Fax: (301) 942-8296
bchoi@wandsfirm.com

CERTIFICATION

I HEREBY CERTIFY that terms of the copy of the consent order submitted to the Court are identical to those set forth in the original consent order; and the signatures represented by the /s/ on this copy reference the signatures of consenting parties on the original consent order.

/s/ Bartholomew Choi

Bartholomew Choi, Esquire

cc: BMW Bank of North America
c/o AIS Portfolio Services, LLC
4515 Santa Fe Ave, Dept. APS
Oklahoma City, OK 73118

Timothy P. Branigan
Chapter 13 Trustee
9891 Broken Land Parkway
Suite 301
Columbia, MD 21046

US Trustee
Office of US Trustee
6305 Ivy Lane
Suite 600
Greenbelt, MD 20770

Michael J. Klima, Jr. #25562
8028 Ritchie Highway
Suite 300
Pasadena, MD 21122

END OF ORDER